



These handouts and worksheets are designed to be used alongside the **Money Makes Change** Leader's notes handbook. You may also want to look at the Go Deeper resources if you want to expand your conversations.

**[Conversation 2: Personal values worksheet \(2 pages\)](#)**

**[Conversation 3: The Big Picture Quiz questions \(2 pages\)](#)**

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**[Conversation 4c: Investments case studies handout \(1 page\)](#)**

**[Conversation 5: Individual reflection worksheet \(1 page\)](#)**

Do get in touch with us via [info@eccr.org.uk](mailto:info@eccr.org.uk) if you have any questions about these resources or if you need any support in facilitating the conversations and activities with your group or church.

***Conversation 2: Personal values worksheet***

Circle 3 values that are important to you (or add your own in the space below).

Compassion	Faith	Accountability
Generosity	Humility	Security
Creativity	Service	Ambition
Curiosity	Honesty	Knowledge
Hopefulness	Openness	Commitment
Freedom	Solidarity	Obedience
Happiness	Empathy	Resilience
Understanding	Community	Discipline
Sacrifice	Cooperation	Success
Independence	Partnership	Self-control
Justice	Loyalty	Decisiveness
Love	Thankfulness	Determination
Optimism	Peace	Enthusiasm
Equality	Belonging	Truthfulness



**How do you think these values affect your decisions about money – whether that's spending, saving, borrowing, giving or investing?**

### **Conversation 3: The Big Picture Quiz questions**

*Here are some statistics around financial markets and global issues. Have a go at the questions – don't worry if you are not sure, just take a guess! The answers will probably spark more conversation and learning.*

*This handy chart (right) may help you get your head around the figures.*

<i>Hundred</i>	<i>100</i>
<i>Thousand</i>	<i>1,000</i>
<i>Million</i>	<i>1,000,000</i>
<i>Billion</i>	<i>1,000,000,000</i>
<i>Trillion</i>	<i>1,000,000,000,000</i>

- 1. What was the total size of the world's stock markets at the end of 2018?**  
 a) \$68.6 trillion      b) \$3.7 trillion      c) \$28.2 billion      d) \$25.3 billion
- 2. What percentage of money invested in the UK is in ethical funds?**  
 a) 1.6%      b) 2.5%      c) 5.25%      d) 12.5%
- 3. For UK investors, when did net retail sales of ethical funds reach £1 billion for the first time?**  
 a) 2007      b) 2010      c) 2015      d) 2017
- 4. What % of climate scientists have concluded that human-caused climate change is happening?**  
 a) 0.97%      b) 9.7%      c) 19.7%      d) 97%
- 5. The World Meteorological Organization (WMO) reported that between 2001 and 2010 extreme weather events (e.g. heatwaves, droughts and floods) caused how many deaths worldwide?**  
 a) Less than 10,000      b) 55,000      c) 320,000      d) 370,000+

**6. For every £1 invested in renewable energy, the world is still investing approximately how much in fossil fuels?**

- a) £1.14                      b) £1.77                      c) £2.84                      d) £3.24

**7. The mayors of which two global cities said in 2018: “we are taking all possible steps to divest our city pension funds from fossil fuels”?**

- a) ..... and b) .....

**8. Britain’s biggest FTSE-listed companies recently spent how much on political and lobbying activities in the preceding two years?**

- a) £250,000                      b) £2.5 million                      c) £25 million                      d) £250 million

**9. We live in an increasingly unequal society. In 2018, UK households in the bottom 20% of the population had on average a disposable income of £12,798, whilst the top 20% had £69,126. How many people in Britain have less than £1,500 in savings?**

- a) 1 in 2                      b) 1 in 3                      c) 1 in 5                      d) 1 in 10

**10. The Church Investors Group represents institutional investors from many mainstream Church denominations and church related charities. In 2019 The Church Investors Group had 70+ members and combined investment assets of:**

- a) over £21 billion                      b) £3 billion                      c) £7 million                      d) £13 million

**Conversation 3: The Big Picture Quiz ANSWERS**

**1. What was the total size of the world's stock markets at the end of 2018?<sup>1</sup>**

- a) \$68.6 trillion      b) \$3.7 trillion      c) \$28.2 billion      d) \$25.3 billion

**2. What percentage of money invested in the UK is in ethical funds?<sup>2</sup>**

- a) 1.6%                      b) 2.5%                      c) 5.25%                      d) 12.5%

**3. For UK investors, when did net retail sales of ethical funds reach £1 billion for the first time?<sup>3</sup>**

- a) 2007                      b) 2010                      c) 2015                      d) 2017

**4. What % of climate scientists have concluded that human-caused climate change is happening?<sup>4</sup>**

- a) 0.97%                      b) 9.7%                      c) 19.7%                      d) 97%

**5. The World Meteorological Organization (WMO) reported that between 2001 and 2010 extreme weather events (e.g. heatwaves, droughts and floods) caused how many deaths worldwide?<sup>5</sup>**

- a) Less than 10,000      b) 55,000                      c) 320,000                      d) 370,000+

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<sup>1</sup> <https://data.worldbank.org/indicator/cm.mkt.lcap.cd>

<sup>2</sup> <https://www.independent.co.uk/money/spend-save/good-money-week-ethical-investing-blue-planet-environment-fossil-fuels-plastic-a9142446.html>

<sup>3</sup> <https://www.investmentweek.co.uk/investment-week/analysis/3063502/-sales-ethical-funds-performed>

<sup>4</sup> J. Cook, et al, "Consensus on consensus: a synthesis of consensus estimates on human-caused global warming," Environmental Research Letters Vol. 11 No. 4, (13 April 2016)

<sup>5</sup> <https://www.gov.uk/guidance/climate-change-explained>

6. For every £1 invested in renewables, the world is still investing approximately how much in fossil fuels?<sup>6</sup>

- a) £1.14                      b) £1.77                      c) £2.84                      d) **£3.24**

7. The mayors of which two global cities said in 2018: “we are taking all possible steps to divest our city pension funds from fossil fuels”?<sup>7</sup>

**London** and **New York**

8. Britain’s biggest FTSE-listed companies recently spent how much on political and lobbying activities in the preceding two years?<sup>8</sup>

- a) £250,000                      b) £2.5 million                      c) **£25 million**                      d) £250 million

9. We live in an increasingly unequal society. In 2018, UK households in the bottom 20% of the population had on average a disposable income of £12,798, whilst the top 20% had £69,126<sup>9</sup>. How many people in Britain have less than £1,500 in savings?<sup>10</sup> **(15% have no savings at all)**

- a) 1 in 2                      b) **1 in 3**                      c) 1 in 5                      d) 1 in 10

10. The Church Investors Group represents institutional investors from many mainstream Church denominations and church related charities. In 2019 The Church Investors Group had 70+ members and combined investment assets of:<sup>11</sup>

- a) **over £21 billion**                      b) £3 billion                      c) £7 million                      d) £13 million

<sup>6</sup> <https://www.christianaid.org.uk/> (Big Shift campaign calculations)

<sup>7</sup> <https://www.theguardian.com/commentisfree/2018/sep/10/london-new-york-cities-divest-fossil-fuels-bill-de-blasio-sadiq-khan>

<sup>8</sup> Source: The Times - Alex Ralph, Harry Wilson, Times Data Team. 15th April, 2017

<https://www.thetimes.co.uk/article/big-business-spends-25m-on-lobbying-politicians-2b2bjsimx>

<sup>9</sup> <https://www.equalitytrust.org.uk/scale-economic-inequality-uk>

<sup>10</sup> <https://www.finder.com/uk/saving-statistics>

<sup>11</sup> <https://churchinvestorsgroup.org.uk/>

***Conversation 3: Financial service providers***

Which of these financial products do you have?

current account(s)	
savings account(s) including ISAs	
shares and investments	
pension(s)	
mortgage(s)	
personal loan(s)	
life insurance(s)	
income protection insurance(s)	
insurance bond(s)	
car insurance(s)	
house and buildings insurance(s)	
travel and gadget insurance(s)	
health insurance(s)	
other financial product(s)	

- Are you surprised by how many products you have?
- Can you estimate your total annual spend on these things?

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It might be hard to see the link between your spending on financial products and the challenge to build a fairer, more sustainable world – but we'll be exploring this more as we go on. Put simply, financial service providers use our money to invest in other companies. Do we know what our money is doing?

***Conversation 4c: Investment Values activity***

*To prepare for this activity you'll need to cut out the cards below and the three headings (Embrace, Engage, Avoid)*

<p>Companies engaged in the Arms Trade (e.g. manufacturers of missiles, fighter aircraft and tanks)</p>	<p>Companies that have a large gender pay gap (e.g. the difference between the average hourly earnings of men and women)</p>
<p>Companies that are committed to making a positive social and/or environmental impact alongside financial returns.</p>	<p>The fossil fuel industry (e.g. coal and gas)</p>
<p>Companies, including supermarkets, that have signed up to eliminate problematic or unnecessary single-use plastic packaging by 2025.</p>	<p>Companies involved in factory farming and large-scale intensive farming.</p>

Companies profiting from genetically modified seeds and crops.	Companies <u>not</u> paying the Living Wage to all staff.
The nuclear energy industry	The gambling industry
Companies that <u>don't</u> report transparently on their environmental impact and carbon emissions.	Companies that are <u>not</u> doing enough to eliminate modern slavery from their supply chains.



Money  
Makes  
Change

Embrace

Engage

Avoid

### ***Conversation 4c: Investments case studies handout***

#### **Case study 1: The United Reformed Church Synod of Wales**

In 2019, **The United Reformed Church Synod of Wales decided to end investments in fossil fuel companies.**

**The Synod joined** more than 1,100 institutions around the world with over £8.8 trillion of assets under management that are part of the global divestment movement. These include nearly half of UK universities, and some local councils like the Cardiff Council Pension Fund.<sup>12</sup>

#### **Case study 2: The Church of England**

In 2017, the Church of England played a lead role in launching the Transition Pathway Initiative – an online tool that assesses how companies are getting ready for a low-carbon economy. It gets the message across, from big investors to companies, that climate change needs an urgent response.

The Church of England is also part of Climate Action 100+, an investor initiative putting pressure on the world's largest corporate greenhouse gas emitters to take necessary action on climate change.

- How aware are you of the financial decisions made in your church or denomination? If your local church has savings, how are they invested?
- Does your denomination have guidelines around what it will AVOID or EMBRACE with its investments?
- What could be the benefits of the ENGAGE model (where you stay invested and use your voice as a shareholder to push for change)?

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<sup>12</sup> <https://urc.org.uk/latest-news/3249-wales-synod-divests-from-fossil-fuels.html>

***Conversation 5: Making a Change – individual reflection worksheet***

- What am I already doing with my money to build a fairer world? What have I seen others do that has made a difference?
  
- What other opportunities are there for making change happen with my money?
  
- Is there anything I'd like to pray about, learn more about or reflect further on?
  
- What will I do next? (what's the easier thing I could do? What is the most radical or challenging action?) Who do I need to talk to or involve?
  
  
  
  
  
  
  
  
  
  
- Who could I encourage and inspire to take action too?